

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Harley Ryan Lattig  
 Mary Rose Lattig  
 Debtors

Case No. 17-14304-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db/jdb  
 smg  
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Harley Ryan Lattig, Mary Rose Lattig, 993 Lake Minns Drive, Bangor, PA 18013-5701  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
 +Gary Williams DMD, 225 S Robinson Ave, Pen Argyl, PA 18072-1946  
 IRCO Community FCU, Hillcrest Blvd & Warren Sts, Phillipsburg, NJ 08865  
 +IRCO Community FCU, 2240 Northampton St, Easton, PA 18042-3154  
 +Jon Raso MD, 10 Mount Bethel Plz, Mount Bethel, PA 18343-5212  
 Lehigh Physician Group, c/o Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988  
 +METROPOLITAN EDISON COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3, RED BANK NJ 07701-5688  
 (address filed with court: Met-Ed, PO Box 16001, Reading, PA 19612)  
 Nationstar Mortgage, 8950 Cypress Waters Blvd, Dallas, TX 75063  
 +Nationstar Mortgage, LLC, c/o Matteo S. Weiner, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 +Outdoorsman's Warehouse of PA, 216 Blue Valley Drive, Bangor, PA 18013-1514  
 +PNC Bank NA, PO Box 3180, Pittsburgh, PA 15230-3180  
 Penfed Card Services, PO Box 456, Alexandria, VA 22313-0456  
 +RCN, 100 Baltimore Drive, Wilkes Barre, PA 18702-7955  
 +Santander Bank NA, PO Box 841002, Boston, MA 02284-1002  
 +Strategic Funding Source, Inc., c/o Richard Howard, Esq., 135 West 45th Street, Suite 301, New York, NY 10036-4004  
 +Valley National Bank, 747 Chestnut Ridge Rd Ste 201, Chestnut Ridge, NY 10977-6225  
 Voya Financial, PO Box 990070, Hartford, CT 06199-0070  
 +Worldpay Collections Team, 201 17th Street NW Ste 1000, Atlanta, GA 30363-1195

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 smg  
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 13938543  
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 13938568

+EDI: QDAEISENBERG.COM Oct 07 2017 01:23:00 DAVID ALAN EISENBERG,  
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951  
 +E-mail/Text: robertsl2@dnb.com Oct 07 2017 01:39:40 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 07 2017 01:39:23  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 07 2017 01:39:48 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 EDI: BANKAMER.COM Oct 07 2017 01:28:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 EDI: TSYS2.COM Oct 07 2017 01:23:00 Barclays Bank DE, PO Box 8803,  
 Wilmington, DE 19899-8803  
 +EDI: CAPITALONE.COM Oct 07 2017 01:28:00 Capital One Bank, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 +EDI: CHASE.COM Oct 07 2017 01:23:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 EDI: DISCOVER.COM Oct 07 2017 01:23:00 Discover Financial Services, PO Box 15316,  
 Wilmington, DE 19850  
 +E-mail/Text: bankruptcy@bbandt.com Oct 07 2017 01:39:06 Sheffield Financial Corp,  
 PO Box 1847, Wilson, NC 27894-1847  
 EDI: USBANKARS.COM Oct 07 2017 01:23:00 Elan Financial Services, PO Box 108,  
 Saint Louis, MO 63166  
 +EDI: USAA.COM Oct 07 2017 01:23:00 USAA Savings Bank, PO Box 33009,  
 San Antonio, TX 78265-3009  
 +E-mail/Text: gmatto@vendlease.net Oct 07 2017 01:38:59 Vend Lease Company Inc,  
 8100 Sandpiper Circle, Suite 300, Baltimore, MD 21236-4992  
 +E-mail/Text: WFB.Bankruptcy@cabelas.com Oct 07 2017 01:40:19 Worlds Foremost Bank,  
 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epigsystems.com  
J. ZAC CHRISTMAN on behalf of Debtor Harley Ryan Lattig jchristman@newmanwilliams.com,  
epotito@newmanwilliams.com;mdaniels@newmanwilliams.com;vsmith@newmanwilliams.com;eapotito@hotmail.com  
J. ZAC CHRISTMAN on behalf of Joint Debtor Mary Rose Lattig jchristman@newmanwilliams.com,  
epotito@newmanwilliams.com;mdaniels@newmanwilliams.com;vsmith@newmanwilliams.com;eapotito@hotmail.com  
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Harley Ryan Lattig</b>	Social Security number or ITIN	<b>xxx-xx-3369</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Mary Rose Lattig</b>	Social Security number or ITIN	<b>xxx-xx-5210</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-14304-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Harley Ryan Lattig  
aka Harley R. Lattig, aka Harley Lattig

Mary Rose Lattig  
aka Mary R. Lattig, aka Mary Lattig

10/5/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**